

**HSBC NORTH AMERICA HOLDINGS INC. and HSBC FINANCE CORPORATION  
2007 BOARD AND COMMITTEE MEETING SCHEDULE**

**February (Spouse Program – Las Vegas, Nevada)**

- 20-T** HBIO Audit Committee and Compensation Committee Meetings – a.m./p.m.  
HBIO Board/Spouse Dinner
- 21-W** HBIO Board of Directors and Nominating & Governance Committee Meetings – a.m.  
HBIO/HNAH Director Site Visit/Spouse Philanthropic Services Partner Organization Tours – p.m.  
HBIO/HNAH Board/Spouse Dinner
- 22-Th** HNAH Audit Committee Meeting – p.m.  
HNAH Board/Spouse Dinner
- 23-F** HNAH Board of Directors Meeting – a.m.

**April (New York, New York)**

- 23-M** HBIO Audit Committee and Nominating & Governance Committee Meetings – a.m.  
HBIO Board of Directors Meeting – p.m.  
HBIO/HNAH Board Dinner
- 24-T** HNAH Audit Committee Meeting – a.m.  
HNAH Board of Directors Meeting – p.m.

*\*No site visit will be scheduled.*

**August (Prospect Heights, Illinois)**

- 07-T** HBIO Audit Committee, Compensation Committee and Nominating & Governance Committee Meetings – a.m./p.m.  
HBIO Board Dinner
- 08-W** HBIO Board of Directors Meeting – a.m.  
HBIO/HNAH Director Site Visit – p.m.  
HNAH Board Dinner
- 09-Th** HNAH Audit Committee Meeting – a.m.  
HNAH Board of Directors Meeting – p.m.

**December (San Diego, California)**

- 04-T** HBIO Audit Committee, Compensation Committee, and Nominating & Governance Committee Meetings – a.m./p.m.  
HBIO Board Dinner
- 05-W** HBIO Board of Directors Meeting – a.m.  
HBIO/HNAH Director Site Visit – p.m.  
HNAH Board Dinner
- 06-Th** HNAH Audit Committee Meeting – a.m.  
HNAH Board of Directors Meeting – p.m.

*\*In 2008, the fourth quarter Board and Committee meetings will be held in early November rather than in December.*

7/17/06

**MAY – New York (HSBC)**

10	10:30AM -12:00PM	HBIO Pre Audit Meeting
	12:00PM - 5:00PM	HBIO Audit Committee Meeting (working lunch)
	<del>5:00PM - 6:00PM</del>	<del>HBIO Compensation Committee Meeting</del>
	5:00PM - 6:00PM	HBIO Nominating & Governance Committee Meeting
	7:00PM	HBIO Board Dinner (Alan Jebson retirement) (Alto Restaurant)
11	7:00AM - 8:00AM	Breakfast Buffet
	<del>7:30AM - 8:30AM</del>	<del>HNAH Pre Audit Meeting</del>
	8:00AM -12:30PM	HNAH Audit Committee Meeting
	12:00PM - 1:30PM	Lunch Buffet
	1:00PM - 5:00PM	HBIO Board of Directors Meeting
	6:00PM - 8:00PM	Customer Reception Honoring Sir John (HSBC)
12	7:30PM	HBIO / HNAH / HBUS / HBCA Board Dinner Honoring Sir John (NY Library)
12	7:30AM - 8:30AM	Breakfast Buffet
	8:30AM - 1:00PM	HNAH Board of Directors Meeting (lunch following)

**AUGUST – Prospect Heights (HSBC)**

8	10:00AM -11:30AM	HBIO Pre Audit Meeting
	11:30AM - 4:00PM	HBIO Audit Committee Meeting (working lunch)
	4:30PM - 5:30PM	HBIO Compensation Committee Meeting
	6:00PM	HBIO Board & Management Dinner (CDC)
9	7:00AM - 8:30AM	Breakfast Buffet
	7:30AM - 8:30AM	HBIO Nominating & Governance Committee Meeting
	8:30AM - 1:00PM	HBIO Board of Directors Meeting (working lunch)
	11:30AM - 1:00PM	Lunch Buffet
	1:15PM - 1:45PM	HBIO & HNAH – Consumer Lending Presentation by Tom Detelich
	2:00PM - 5:00PM	HBIO & HNAH – Site Visit(s)
	5:00PM on	HBIO Departures
	7:00PM	HNAH Board & Management Dinner (offsite)
10	7:00AM - 8:30AM	Breakfast Buffet
	7:30AM - 8:30AM	HNAH Pre Audit Meeting
	8:30AM -12:30PM	HNAH Audit Committee Meeting
	12:15PM - 1:00PM	Lunch Buffet
	1:00PM - 5:00PM	HNAH Board of Directors Meeting
	5:00PM on	HNAH Departures

**DECEMBER – Miami (The Four Seasons)**

13	10:00AM -11:30AM	HBIO Pre Audit Meeting
	11:30AM - 4:00PM	HBIO Audit Committee Meeting (working lunch)
	<del>4:30PM - 5:30PM</del>	<del>HBIO Compensation Committee Meeting</del>
	6:30PM	HBIO Board & Management Dinner (The Forge)
14	7:00AM - 8:30AM	Breakfast Buffet
	7:30AM - 8:30AM	HBIO Nominating & Governance Committee Meeting
	8:30AM -12:30PM	HBIO Board of Directors Meeting
	12:45PM - 2:15PM	HBIO Management Succession Planning Meeting (working lunch)
	2:30PM - 4:30PM	HBIO & HNAH – Basel II Presentation
	4:30PM	HBIO Departures
	4:30PM - 6:00PM	HNAH Management Succession Planning Meeting
	7:00PM	HNAH Board & Management Dinner (Venue TBD)
15	7:00AM - 8:30AM	Breakfast Buffet
	7:30AM - 8:30AM	HNAH Pre Audit Meeting
	8:30AM -12:30PM	HNAH Audit Committee Meeting
	12:15PM - 1:00PM	Lunch Buffet
	1:00PM - 6:00PM	HNAH Board of Directors Meeting
	6:00PM	HNAH Departures

**HSBC NORTH AMERICA HOLDINGS INC.**  
**and**  
**HSBC FINANCE CORPORATION (formerly Household International, Inc.)**

**2005 BOARD AND COMMITTEE MEETING DATES**

Except where noted otherwise, the dates and locations set forth in the following schedule are intended for meetings of the Board of Directors and certain Committees.  
 In each month, Committee meetings will be held on the first date, followed by dinner, and Board meetings the morning of the second date.

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<b>HSBC North America Holdings Inc.</b>			30 New York			1 New York		3-4 New York				8-9 New York
<b>HSBC Finance Corporation</b>		<sup>1</sup> 8:00 a.m. EST Comp Comm <sup>1</sup> (Legacy Household Committee members) Florida			9-10 Pebble Beach		13 Exec Comm Prospect Hts		14-15 Prospect Hts <sup>3</sup>		9-10 Prospect Hts	
		<sup>11</sup> 8:30 a.m. CST Audit Comm <sup>2</sup> Teleconf (Legacy Household Committee members)  <b>22-23</b> (all Legacy Household Board members) Florida										

<sup>1</sup> = approve bonuses

<sup>2</sup> = approve draft 10-K

<sup>3</sup> = no Compensation Committee meeting